

Fill in this information to identify the case:

Debtor 1 Seira L WilsonDebtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Middle District of Georgia

Case number 18-51473

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as Trustee of the Chalet Series III Trust

Name of creditor: _____

Court claim no. (if known): 19-1Last 4 digits of any number you use to
identify the debtor's account: _____9 0 8 1

Date of payment change:

Must be at least 21 days after date
of this notice 11/01/2019New total payment: \$ 282.87

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 79.28New escrow payment: \$ 64.34**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Seira L Wilson Case number (if known) 18-51473
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Jessica M Watson

Signature

Date 09/20/2019

Print: Jessica M Watson
First Name Middle Name Last Name

Title Bankruptcy Asset Manager

Company SN Servicing Corporation

Address 323 5th Street
Number Street

Eureka CA 95501
City State ZIP Code

Contact phone 800-603-0836

Email bknotices@snc.com

SN Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: September 19, 2019

SEIRA L WILSON
 4415 VINSON AVE
 MACON GA 31206

Loan:

Property Address:
 4415 VINSON AVENUE
 MACON, GA 31206

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Feb 2019 to Oct 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Nov 01, 2019:
Principal & Interest Pmt:	218.53	218.53
Escrow Payment:	79.28	64.34
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$297.81	\$282.87

Escrow Balance Calculation	
Due Date:	Oct 01, 2019
Escrow Balance:	27.85
Anticipated Pmts to Escrow:	79.28
Anticipated Pmts from Escrow (-):	150.00
Anticipated Escrow Balance:	(\$42.87)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(487.89)
Feb 2019		297.81			* Escrow Only Payment	0.00	(190.08)
Feb 2019		81.78			*	0.00	(108.30)
Mar 2019		81.78			*	0.00	(26.52)
Apr 2019		81.78			*	0.00	55.26
Apr 2019				126.61	* Escrow Disbursement	0.00	(71.35)
May 2019		81.78			*	0.00	10.43
May 2019		88.96			* Escrow Only Payment	0.00	99.39
May 2019				45.07	* Escrow Disbursement	0.00	54.32
May 2019				163.93	* Escrow Disbursement	0.00	(109.61)
Jun 2019		79.28			*	0.00	(30.33)
Jun 2019				44.98	* Escrow Disbursement	0.00	(75.31)
Jul 2019		79.28			*	0.00	3.97
Jul 2019				44.94	* Escrow Disbursement	0.00	(40.97)
Aug 2019		79.28			*	0.00	38.31
Aug 2019				44.89	* Escrow Disbursement	0.00	(6.58)
Sep 2019		79.28			*	0.00	72.70
Sep 2019				44.85	* Escrow Disbursement	0.00	27.85
					Anticipated Transactions	0.00	27.85
Sep 2019				44.85	Forced Place Insur		(17.00)
Oct 2019		79.28		60.30	County Tax		1.98
Oct 2019				44.85	Forced Place Insur		(42.87)
	\$0.00	\$1,110.29	\$0.00	\$665.27			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equalling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: September 19, 2019

SEIRA L WILSON

Loan:

Annual Escrow Account Disclosure Statement
Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(42.87)	70.35
Nov 2019	54.90	60.30	County Tax	(48.27)	64.95
Nov 2019		44.85	Forced Place Insur	(93.12)	20.10
Dec 2019	54.90	44.85	Forced Place Insur	(83.07)	30.15
Jan 2020	54.90	44.85	Forced Place Insur	(73.02)	40.20
Feb 2020	54.90	44.85	Forced Place Insur	(62.97)	50.25
Mar 2020	54.90	44.85	Forced Place Insur	(52.92)	60.30
Apr 2020	54.90	44.85	Forced Place Insur	(42.87)	70.35
May 2020	54.90	44.85	Forced Place Insur	(32.82)	80.40
Jun 2020	54.90	44.85	Forced Place Insur	(22.77)	90.45
Jul 2020	54.90	44.85	Forced Place Insur	(12.72)	100.50
Aug 2020	54.90	44.85	Forced Place Insur	(2.67)	110.55
Sep 2020	54.90	44.85	Forced Place Insur	7.38	120.60
Oct 2020	54.90	44.85	Forced Place Insur	17.43	130.65
Oct 2020		60.30	County Tax	(42.87)	70.35
	<u>\$658.80</u>	<u>\$658.80</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 20.10. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 109.80 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (42.87). Your starting balance (escrow balance required) according to this analysis should be \$70.35. This means you have a shortage of 113.22. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be 658.80. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	54.90
Surplus Amount:	0.00
Shortage Amount:	9.44
Rounding Adjustment Amount:	0.00
Escrow Payment:	\$64.34

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$273.43 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated**

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing was sent (1) via electronic notice to parties who are ECF Filers and Consenting Users, (2) via electronic notice to ECF Filers and Consenting Users who represent parties, and (3) via the United States Postal Service to all other interested parties at their addresses shown below.

Camille Hope, Esq.
Chapter 13 Trustee
Via Electronic Notice

Robert M. Matson, Esq.
Attorney for Debtor
Via Electronic Notice

Seira L. Wilson
4415 Vinson Avenue
Macon, GA 31206

This 23rd day of September, 2019.

/s/ Marc E. Ripps
Marc E. Ripps
Georgia Bar No. 606515

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